



Housing Finance Authority  
25 West Flagler Street · Suite 950  
Miami, Florida 33130-1720  
T 305-372-7990 F 305-371-9152

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Juvenile Assessment Center  
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Metropolitan Planning Organization  
Park and Recreation  
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Procurement Management  
Property Appraiser  
Public Library System  
Public Works  
Safe Neighborhood Parks  
Seaport  
Solid Waste Management  
Strategic Business Management  
Team Metro  
Transit  
Urban Revitalization Task Force  
Vizcaya Museum and Gardens  
Water and Sewer

## HOUSING FINANCE AUTHORITY REGULAR MEETING

**DATE:** Monday, June 26, 2006  
**2:00 P.M.**

**PLACE:** 25 West Flagler Street  
Suite 950  
Miami, Florida 33130

### AGENDA

- I. Roll Call**
- II. Approval of Minutes**  
Monday, May 22, 2005
- III. Requests**
  - A)** 2006B Single Family – Approval of Bond Documents
  - B)** Approval of Continuity of Operations Plan
- IV. Updates**
  - A)** 2005/2006 Single Family Programs
  - B)** Foundation/Community Outreach
- V. Other Business**  
Remember to complete and return Financial Disclosure Forms

*Delivering Excellence Every Day*  
MIAMI-DADE  
COUNTY



## Housing Finance Authority Regular Meeting

**DATE:** May 22, 2006

**PLACE:** 25 West Flagler Street  
Suite 950  
Miami, Florida 33130-1720

**TIME:** 2:22 P.M.

**ATTENDANCE:** Don Horn                      Moises Bichachi  
Patrick Cure                      Anthony Brunson  
Maggie Gonzalez                  René Sanchez  
Rey Sanchez                      V.T. Williams  
Adam Petrillo

**STAFF:** Patricia Braynon, Director  
Marianne Edmonds, Co-Financial Advisor  
David Hope, Assistant County Attorney  
Sheldon King, Administrative Officer III  
Giraldo Canales, Compliance Specialist  
Amelia Stringer-Gowdy, Special Projects Administrator  
Jose Pons, Assistant Administrator  
Ayin Maryoung, Sr. Executive Secretary  
Cynthia Muselaire, Clerk IV  
Judith Thompson, Clerical Intern  
Adela Garcia, Trust Manager

**APPEARANCES:** Opal Jones, Affordable Housing Foundation, Inc.  
Helen Feinberg, RBC Capital Markets  
Brian McDonough, Stearns Weaver Oliver Pfeffer  
David Schultz, Triad Housing  
Steve Eaddy, M.R. Beal

## **AGENDA**

The meeting was called to order with a quorum at 2:22 p.m.

Ms. Braynon called the roll to begin the meeting.

### **I. Roll Call**

Ms. Braynon stated that Shanda Sanabria will not be joining the meeting. Ms. Braynon stated the board did have a quorum.

### **II. Approval of Minutes**

A MOTION was made by V.T. Williams to approve the minutes from the March 27, 2006, meeting. The motion was seconded by Maggie Gonzalez and passed unanimously.

### **III. Requests**

**(A) Update of the Review of the 1999 Single Family Master Indenture** – Ms. Braynon reported that in December M.R. Beal began looking at the Indenture and the Financial Advisors reviewed their analysis.

Ms. Edmonds added that M.R. Beal was instructed to run a cash flow analysis of the Indenture which illustrated a strong financial outcome for both the 1999-A and 2002-A. Incorrect rebate calculations were corrected for the 2000-A Bond and paid to the U.S. Treasury. Analysis of the 2001-A issue shows that under slow prepayment of mortgages, there would be inadequate revenue to pay the bonds. All relevant closing documents are being reviewed for correction.

Mr. Eaddy added that the 2002 issue is in a strong financial condition.

Ms. Braynon explained to the Board that information provided was to keep the Board informed.

**(B) Purchase Bonds in lieu of Redemption – Sunset Bay Apartments** – Ms. Braynon noted that due to hurricane Wilma, Sunset Bay has been experiencing problems by way of water damage to some of its units. As a result mold has developed which resulted in a high vacancy rate.

Mr. McDonough added that Sunset Bay was a very successful development in South Dade since closing on the Bonds in December of 2000. As a result of the water damage from the hurricane, a mold attorney filed a lawsuit against the apartment complex. At the present time 25 to 30 percent of the project is unoccupied. Along with the Local Issuers

Bonds, Florida Housing Corporation Home Bonds was included in the deal. The insurance company, Lloyds of London, notified the partners in the development that they were not going to cover the damages. Our suggestion would be to call a refunding or reissuing to the Bonds in order to avoid default and make the necessary improvements to the development. He concluded by informing the Board that he will provide documentations on improvements needed for counsel, financial advisors and the Board's review.

Ms. Edmonds informed the Board that she has been following up on the issues relating to Sunset Bay and that she is pretty confident of their efforts.

Mr. Schultz added that the insurance company believed that the damage to the property was done by wind driven rain which is an exclusion to the policy.

**(C) 2006-B Single Family Program** – Ms. Braynon explained that the increase in the interest rate can increase the savings of the Authority and still be attractive because of the 20 percent portion.

Ms. Edmonds explained the funding report to the Board and requested that the Board authorize an increase of up to \$30 million for the Bond Program. Bond Counsel and Financial advisors would continue to talk to the lenders, monitor the waiting list, watch the market, and jointly reach a decision through the Executive Director as to how large the issue should be, not to exceed \$30 million.

A Motion was moved by Maggie Gonzalez approving resolution number HFA-2006-02. The Motion was seconded by V.T. Williams and passed unanimously.

**(D) 2007 Multifamily Rental Application** – Ms. Braynon reminded the Board that this is that time of the year that the Multifamily applications become available to developers. The application is ready to be presented to the public through Board approval, but there are changes. The tentative time-table may be flexible to some degree. The County department responsible for the Americans with Disabilities Act have been in talks with staff and in looking at the LURA application, suggested incorporating additional language. Bond Counsel agreed that the additional language will not affect the issuing of the bonds. The major change relates to compliance requests with Federal, State, and Local requirements to the Federal Fair Housing Act.

A Motion was made by René Sanchez approving the 2007 application request. The Motion was seconded by Adam Petrillo and passed unanimously.

**(E) First Amendment of FAs Agreement** – Mr. Hope informed the Board that in 2000 the Board approved the reappointment of Ms. Edmonds and Mr. Flood as its financial Advisors and in 2003; Mr. Flood joined J.P. Morgan Chase. The Board again approved Mr. Flood as a Financial Advisor through J.P. Morgan Chase with a revised agreement which specifies that he would be the principal contact for the Authority. In

addition, the 2004 agreement allowed for a base contract of one year with four one-year renewals. This is the second one-year renewal of four. Mr. Flood is leaving J.P. Morgan Chase, thus violating a clause in the agreement. The Board may approve the termination of J.P. Morgan Chase as its Financial Advisor effective in three days and re-appoint Mr. Flood by execution of the first amendment.

A Motion was made by Adam Petrillo approving resolution number HFA 2006-03. The Motion was seconded by V.T. Williams and passed unanimously.

#### **IV. Updates**

**(A) 2005/2006 Single Family Programs** – Ms. Braynon noted that a closing for the 2006 program was held two weeks ago. During that same day \$15 million from the program had been allocated to potential homeowners by the lenders. \$4 to \$5 million from the program is waiting for the more difficult 80 percent of median cases. Chase, Bank of America, Washington Mutual and City Mortgage have been the most active users of the program. Because the program became so popular immediately after closing, all remaining radio advertisements were pulled. Staff is looking to get approval from the Board today to issue another Bond.

Ms. Feinberg added that the successful component of the program was a 4.99 mortgage rate. Staff would like to request from the Board in the form of a resolution to increase the first mortgage rate to 5.99 and to keep a zero percentage rate, deferred for five years on the second mortgage. This continues to leverage additional savings to the borrower by eliminating the need for private mortgage insurance and enables lower income families to qualify to purchase a home.

**(B) Foundation Community Outreach** – Ms. Jones announced to the Board the Foundation has continued the Homebuyer Club meeting at nights as well as “Two Weeks to Homeownership” classes. There is also a 10-month program for people who are not ready to purchase.

**(C) Palm Lakes** – Ms. Braynon updated the Board that Palm Lakes and Staff has reached an indemnity agreement. No action is required.

#### **V. Authority Administration**

**(A) Authority Financial Statements** – Unaudited Statements – Ms. Garcia noted that the Authority has a Notes Receivable from the Housing Agency of \$2 million.

**(B) Non Pooled Investments** – No discussion.

**(C) Delinquent Multifamily Accounts** – No discussion.

**(D) Multifamily Monthly Report** – No discussion.

**VI. Other Business** – Ms. Braynon informed the Board that Miami has been selected as the site for the fall 2007 NALHFA Conference in October. Negotiations are pending. She continued by informing the Board that the County Manager asked her to lead a management Team to address problems in the Housing Agency. She then introduced Ryan Neubauer, a new hire.

**The meeting was adjourned at 3:15 p.m.**

RESOLUTION NO. HFA-2006-4

A RESOLUTION OF THE HOUSING FINANCE AUTHORITY OF MIAMI-DADE COUNTY (FLORIDA) SUPPLEMENTING RESOLUTION NO. HFA-2006-02 WHICH PROVIDED FOR THE ISSUANCE AND NEGOTIATED SALE OF NOT EXCEEDING \$30,000,000 HOUSING FINANCE AUTHORITY OF MIAMI-DADE COUNTY (FLORIDA) HOME OWNERSHIP MORTGAGE REVENUE BONDS, SERIES 2006B BONDS (THE "2006B BONDS"), FOR THE PURPOSE OF PROVIDING FOR THE ORIGINATION OR PURCHASE OF CERTAIN MORTGAGE LOANS OR OBLIGATIONS SECURED BY MORTGAGE LOANS MADE TO ELIGIBLE PERSONS OR FAMILIES FINANCING THE PURCHASE OF EXISTING, NEWLY CONSTRUCTED OR SUBSTANTIALLY REHABILITATED HOMES, AND PAYING FOR CERTAIN OTHER COSTS RELATED THERETO AND FOR REFUNDING BONDS PREVIOUSLY ISSUED BY THE AUTHORITY FOR SUCH PURPOSE; APPROVING THE FORM OF A PURCHASE CONTRACT RELATING TO THE NEGOTIATED SALE OF THE SERIES 2006B BONDS; APPROVING THE FORM OF A PRELIMINARY OFFICIAL STATEMENT IN CONNECTION WITH THE ISSUANCE AND DELIVERY OF THE SERIES 2006B BONDS; APPROVING THE FORM OF A CONTINUING DISCLOSURE AGREEMENT RELATED TO THE SERIES 2006B BONDS; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, the Housing Finance Authority of Miami-Dade County (Florida) (the "Authority") has determined that there exists within Miami-Dade County, Florida (the "County") a shortage of decent, safe and sanitary housing for persons and families of low and moderate income at prices or rentals they can afford and that there further exists within the County a shortage of home mortgage loan funds at affordable interest rates; and

WHEREAS, the Authority has previously adopted and implemented a Home Ownership Mortgage Purchase Program pursuant to a Master Indenture of Trust to assist persons and families of low, moderate and middle income within the County to afford the costs of acquiring and owning decent, safe and sanitary housing (the "Program"); and

WHEREAS, the Authority has determined that in order to alleviate a shortage of housing at prices which persons and families of moderate, middle and low income can afford and a

shortage of capital available for investment in such affordable housing, there is a need for both (i) the funds that can be made available from a sale of mortgage loans or of mortgage-backed securities issued by the Government National Mortgage Association ("GNMA"), by the Federal National Mortgage Association ("Fannie Mae") and by the Federal Home Loan Mortgage Corporation ("Freddie Mac") to secure the Authority's Home Ownership Mortgage Revenue Bonds, Various Series (the "Bonds") and a refunding of all or a portion of various series of bonds previously issued by the Authority, from a liquidity advance line obtained by the Authority or from the proceeds of refunding bonds and (ii) the funds to be made available from a portion of the proceeds derived from a sale by the Authority of a portion of the Bonds authorized on November 19, 2001, by the terms of Resolution No. HFA 2001-21 (the "2001 Resolution"), as supplemented by Resolution No. HFA-06-01, adopted on March 27, 2006 (the "2006 Resolution") (collectively, the "Master Resolution"), to provide for the origination of mortgage loans to finance the acquisition of owner occupied single family residences within the County; and

WHEREAS, the Authority has previously issued \$18,000,000 of the \$100,000,000 of single-family bonds approved by the County Commission on April 25, 2006; and

WHEREAS, the Authority, on May 22, 2006, adopted its Resolution No. HFA-2006-02 authorizing the issuance and sale of not to exceed \$30,000,000, Series 2006B of such Bonds; and

WHEREAS, the Series 2006B Bonds will be the second series of Home Ownership Mortgage Revenue Bonds to be issued from the additional \$100,000,000 of Bonds approved by the County Commission; and

WHEREAS, Resolution No. HFA-2006-02 authorized the use of certain documents in conjunction with the Program with forms of such documents to be approved by subsequent



resolution of the Authority. All capitalized terms used herein shall have the meanings provided to them in Resolution No. HFA-2006-02.

NOW, THEREFORE, BE IT RESOLVED BY THE HOUSING FINANCE AUTHORITY OF MIAMI-DADE COUNTY (FLORIDA):

**SECTION 1.** The Series 2006B Bonds have been designated as Series 2006B (or additional series designations, as appropriate), and shall mature in the amounts and at the times, shall bear interest at the rates, be redeemable at the redemption prices and upon the terms and shall have all of the other characteristics, all as set forth in the Master Indenture and the Series Supplement applicable to the Series 2006B Bonds substantially in the forms previously approved by and as defined in the Master Resolution and the Bond Purchase Agreement for the Series 2006B Bonds previously authorized (the "Purchase Contract"), and hereby approved substantially in the form attached hereto as "Exhibit A", to be executed and delivered as provided herein. The execution of the Purchase Contract with such revisions as shall hereafter be approved by the Chairman, Vice Chairman, Secretary, any Assistant Secretary or any other member of the Authority executing same is hereby authorized and the execution of the Purchase Contract shall be conclusive evidence of such approval.

**SECTION 2.** The Authority hereby approves the form of and the distribution of Preliminary Official Statement relating to the Series 2006B Bonds in substantially the form attached hereto as "Exhibit B" and hereby deems the Official Statement final as of its date for purposes of Rule 15c2-12 of the Securities and Exchange Commission. The Authority hereby authorizes the utilization by the Underwriters of said Preliminary Official Statement and authorizes the utilization by the Underwriters of a final Official Statement relating to the Series 2006B Bonds. The execution of the final Official Statement with such revisions as shall hereafter

be approved by the Chairman, Vice Chairman, the Secretary, any Assistant Secretary or any other member of the Authority executing same is hereby authorized and the execution of the final Official Statement shall be conclusive evidence of such approval. With such approval and authorization, the distribution of the final Official Statement by the Underwriters in connection with the sale and issuance of the Bonds is hereby approved.

**SECTION 3.** The Authority hereby undertakes to provide ongoing disclosure as required by Securities and Exchange Commission Rule 15c2-12 and the rulings and interpretations thereunder. The Authority acknowledges that the foregoing undertaking, as set forth in greater detail in a Continuing Disclosure Agreement to be executed by the Authority upon the delivery of the Series 2006B Bonds, in substantially the form attached hereto as "Exhibit C", is made to and for the benefit of the holders, from time to time, of the Series 2006B Bonds and to and for the benefit of potential purchasers of said Series 2006B Bonds.

**SECTION 4.** All other matters with respect to the sale and delivery of the Series 2006B Bonds shall be governed by the provisions of the Master Resolution and Resolution No. HFA-2006-02.

**SECTION 5.** All prior resolutions, motions and any other action of the Authority inconsistent with the provisions of this Resolution are hereby modified, supplemented and amended to conform with the provisions herein contained and except as otherwise modified, supplemented and amended hereby shall remain in full force and effect.

**SECTION 6.** All members of the Authority and the staff of the Authority are hereby authorized and directed to execute any and all certifications or other instruments or documents required by the Indenture, the Agreements, the Purchase Contract, when approved by subsequent resolution, or any other document referred to above as a prerequisite or precondition to the

issuance of the Series 2006B Bonds and any representation made therein shall be deemed to be made on behalf of the Authority. All action taken to date by the members of the Authority and the staff of the Authority in furtherance of the issuance of the Bonds and the Series 2006B Bonds is hereby approved, confirmed and ratified.

[Remainder of page intentionally left blank]

**SECTION 7.** This Resolution shall become effective immediately upon its adoption.

The roll being called on the question of adoption of the Resolution, the vote thereon resulted as follows:

AYES: \_\_\_\_\_

NAYS: \_\_\_\_\_

ABSTENTIONS: \_\_\_\_\_

The Presiding Officer declared said Resolution adopted and approved in open meeting.

ADOPTED this 26<sup>th</sup> day of June, 2006.

HOUSING FINANCE AUTHORITY  
OF MIAMI-DADE COUNTY

[SEAL]

Attest:

By: \_\_\_\_\_  
Don Horn - Chairman

\_\_\_\_\_  
Rene Sanchez – Vice Chairman

Approved as to form and legal sufficiency.

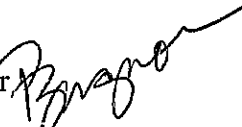
\_\_\_\_\_  
David Hope  
Assistant County Attorney

# Memorandum



**Date:** June 19, 2006

**To:** Chairman and Members of the Board of Directors  
Housing Finance Authority

**From:** Patricia J. Braynon, Director 

**Subject:** HFA's Proposed Continuity of Operations Plan

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For your review and approval, attached is the first draft of the HFA's Continuity of Operations Plan (COOP), which will establish procedures to guide our actions in the event of any anticipated or unexpected emergency.

We have worked on the COOP for some time and are in the process of establishing operational alternate sites with reliable electronic and land-line communications systems, including remote access to our permanent electronic software and data files. However, we are at a point where your consideration for policy direction, general and specific input is indispensable.

Once completed, the COOP will become a living document, requiring continued update, improvement and testing for efficacy.

## BACKGROUND

The Continuity of Operations Plan is an effort within individual departments and agencies to ensure continuity of their essential functions across a wide range of emergencies and events.

The HFA's COOP intends to anticipate events as necessary; adapt to sudden changes in operational status; identify critical functions, processes and communication methods; and, facilitate recovery to "normal" operations.

The objective of the COOP is to establish policy and guidance to ensure the execution of mission essentials functions in case of an emergency that may require the activation of the COOP.

## **Housing Finance Authority of Miami-Dade County**

Date: June 19, 2006

### **Proposed Devolution Plan Initiative**

This plan outlines the HFA Board's capability to retain statutory authority and responsibility due to an unexpected critical emergency. It addresses catastrophic or other disasters that render the department incapable of performing its essential duties.

During normal conditions, the HFA exercises its statutory authority and responsibility by establishing the policies and procedures that are dictated by its Board of Directors and implemented by staff, which includes the Department Director and employees. Staff is responsible for administering the HFA programs and performing all operational, essential and non-essential duties.

In case of a catastrophic event that renders the department incapable of performing its essential duties, the HFA Board will activate its emergency operational policy (herein proposed), by which the Board retains statutory authority and responsibility for the HFA, including its general operation. During the emergency, the Board may utilize an operational alternate site to conduct the HFA business:

North Dade Regional Library

2455 NW 183 St., Miami, FL 33056

South Dade Regional Library

10750 SW 211 Terrace, Miami, FL 33189

Following is a description of the proposed emergency operational policy, which among other issues establishes four Emergency Committees comprised of members of the HFA Board, to conduct the HFA business:

1. Identification of prioritized essential functions. Since the HFA is financially independent from the County, it depends on the uninterrupted collection of fees to pay for the cost to run its operation. The collections of fees and other activities are essential for the HFA to remain in business. Following is list of critical and non-critical essential functions:

Critical:

- Accounts receivable, Accounts payable - billing, collecting and deposit of fees, payment of invoices.
- Bond transactions (if on-going – requires Director's pricing approval)
- Individual mortgage loan transactions (if on-going)
- IDA accounts (serves as custodian to potential home buyers' savings accounts)
- Multifamily bond compliance reporting (monthly cycle)

Non-critical:

- Home buyers educational classes (as per schedule)
- Board of Directors (staff-support)
- ADRAC (staff-support)

2. Rosters identifying fully equipped and trained personnel.

To create the roster, the Board will consider the proposed creation of four Emergency Committees (will operate from an alternate site and will follow county-procurement procedures to obtain necessary equipment):

- Executive: Chairman and Co-Chair or two (2) Board-appointed members to overview and evaluate policy and operation capabilities, assist with the hiring of an Interim Director and temporary staff, and exercise control over finance and reporting (will provide other assistance as necessary).
- Operations: Two (2) members will form three (3) rotating teams to assist with obtaining equipment and performing essential functions (see above) until these duties may be assigned to a hired Interim Director and staff. (will provide other assistance as necessary).
- Personnel: Two (2) members will concentrate on hiring, from a County-approved Personnel Agency, an interim Director and temporary staff to take over daily operations and other Board supportive duties (will provide other assistance as necessary).
- Finance: Three (3) members to assist with processing all related accounting and financial reporting essential functions (will provide other assistance as necessary).

3. Rosters identifying personnel with the authority to perform critical functions.

The rosters will depend on the Board's decision regarding the above proposed committees.

4. Identification of triggers that would promulgate execution of devolution plans.

The following are samples of possible triggers:

- |                      |                               |
|----------------------|-------------------------------|
| • Bomb threat        | • Hazardous material incident |
| • Civil protest      | • Infrastructure failure      |
| • Explosion          | • Violent incident            |
| • Fire               | • Wind storm or tornado       |
| • Health emergencies | • Catastrophic events         |

5. Steps for how and when direction and control of the agency will be transferred.

The HFA Board retains statutory authority and responsibility of operations during the emergency operations period.

6. Listing of necessary resources to execute essential functions.

Staff will test operational processes and procedures at the alternate sites to provide a list of necessary resources.

7. Catalog of reliable processes and procedures to acquire resources and continue operations.

Alternate personnel will follow established County administrative processes and procedures to acquire resources and for all other operational requirements (Assistant County Manager, County Departments, County Attorney's Office, Finance, GSA, Communications, Answer Center-311, etc.).

8. Establish procedures for termination of the devolution, the recovery, and reconstitution of authority to pre-disaster status.
  - The HFA Board will receive periodic reports from designated Committees and/or staff to monitor and maintain the office business emergency operation at the alternate site.
  - When found pertinent, the Board will instruct a Committee or staff to prepare a permanent site (existing or new) for the office.
  - The interim Director will designate a group of employees to inspect the existing permanent site or to look for a new site to move in.
  - Concurrently, the Board and staff will begin preparations to activate the Reconstitution Process whereby normal operation will return to pre-disaster status (see attached Reconstitution Process).



## **Housing Finance Authority of Miami-Dade County**

Date: June 19, 2006

### **Proposed Reconstitution Process**

The Board will determine when the office should return to normal operations at its existing or new permanent site, and it will instruct the appropriate Committee or designee (Interim Director) to take the following steps:

1. Notify all employees that the emergency no longer exists (Devolution Plan is terminated and the Reconstitution Process is now activated).
2. Move employees and equipment to the existing reconditioned or new site to become the permanent office site.
3. Supervise an orderly return to normal operating conditions.
4. Verify that all systems are operational to execute essential functions (land-lines, electronic, software, data, etc.).
5. Maintain protocols of communication with the Board and higher authorities as required by the Board regarding the status of reconstitution activities

Once normal operations are restored, the Board will conduct a review of the operations and plan execution and would develop remedial action plans to correct shortfall.

**US Bank Home Mortgage - MRBP**  
**2005A SF MRB Program - HFA of Miami-Dade County**

Loan Information Report 6/16/2006

Program End Date  
12/1/2006

### SUMMARY

|                              |                    |                       |           |
|------------------------------|--------------------|-----------------------|-----------|
| Original Allocation          | \$13,000,000.00    | <b>Averages:</b>      |           |
| <b>Available Allocation</b>  | <b>\$2,388,246</b> | Loan Amount           | \$160,784 |
|                              |                    | Purchase Price        | \$207,933 |
| Total Originated Amount      | \$10,611,754       | Compliance Income     | \$46,346  |
| Total Originated Loans       | 66                 |                       |           |
| <b>Percentage Originated</b> | <b>81.63%</b>      | Borrower Age          | 37.7      |
|                              |                    | Household Size        | 2.3       |
| First Time Home Owner        | 95%                | Employed in Household | 1.4       |

| <b>ORIGINATOR SUMMARY</b> | Total<br>Loans | Total<br>Originated<br>Amount | New<br>Loans | Purchased Loans<br>(30 Days) | ALL | Compliance<br>E | A  |
|---------------------------|----------------|-------------------------------|--------------|------------------------------|-----|-----------------|----|
| Bank of America           | 21             | 3,412,840                     |              | 5                            | 7   | 7               | 1  |
| Chase / Bank One          | 30             | 4,272,109                     |              | 3                            | 5   | 1               | 17 |
| CitiMortgage              | 4              | 718,898                       |              |                              |     |                 | 1  |
| Home Financing Center     | 1              | 142,750                       |              |                              |     |                 |    |
| USA Lending               | 5              | 1,008,000                     |              |                              |     | 1               | 1  |
| WAMU                      | 5              | 1,057,157                     |              |                              |     |                 | 3  |
| <b>Total</b>              | <b>66</b>      | <b>\$10,611,754</b>           | <b>0</b>     |                              |     |                 |    |

(new loans = 1 day) (30 days = Purchases in last 30 days) (ALL = all purchased to date) (E = compliance exceptions) (A=Compliance Approved not Purchase)

| <b>PROGRAM PIPELINE</b> | Loans     | Total Originated<br>Amount | % of<br>Total | Pool / Trustee<br>Amount |
|-------------------------|-----------|----------------------------|---------------|--------------------------|
| Reservation             | 12        | 2,107,626                  | 19.86         |                          |
| UW Certification        | 10        | 1,532,510                  | 14.44         |                          |
| Exceptions              | 9         | 1,502,400                  | 14.16         |                          |
| Compliance Approved     | 23        | 3,903,818                  | 36.79         |                          |
| Purchased               | 4         | 411,500                    | 3.88          |                          |
| Sold to Trustee         | 8         | 1,153,900                  | 10.87         | 1,152,115.38             |
| <b>Total</b>            | <b>66</b> | <b>\$10,611,754</b>        | <b>100.00</b> |                          |

**US Bank Home Mortgage - MRBP**  
**2005A SF MRB Program - HFA of Miami-Dade County**

Loan Information Report 6/16/2006

Program End Date  
12/1/2006

| <b>LOAN TYPE TOTALS</b>     | <b>Loans</b> | <b>Total Originated Amount</b> | <b>% of Total</b> |
|-----------------------------|--------------|--------------------------------|-------------------|
| FHA                         | 6            | 924,167                        | 8.71              |
| FNMA 97%                    | 2            | 382,650                        | 3.61              |
| FNMA CHBP 3/2               | 1            | 180,000                        | 1.70              |
| FNMA Conv.                  | 54           | 8,780,339                      | 82.74             |
| FNMA HFA Community Solution | 3            | 344,598                        | 3.25              |
| <b>Total</b>                | <b>66</b>    | <b>\$10,611,754</b>            | <b>100.00</b>     |

| <b>NEW/EXISTING TOTALS</b> | <b>Loans</b> | <b>Total Originated Amount</b> | <b>% of Total</b> |
|----------------------------|--------------|--------------------------------|-------------------|
| Existing                   | 57           | 9,340,414                      | 88.02             |
| New                        | 9            | 1,271,340                      | 11.98             |
| <b>Total</b>               | <b>66</b>    | <b>\$10,611,754</b>            | <b>100.00</b>     |

| <b>TARGET/NON-TARGET TOTALS</b> | <b>Loans</b> | <b>Total Originated Amount</b> | <b>% of Total</b> |
|---------------------------------|--------------|--------------------------------|-------------------|
| Non Target                      | 56           | 9,079,754                      | 85.56             |
| Target                          | 10           | 1,532,000                      | 14.44             |
| <b>Total</b>                    | <b>66</b>    | <b>\$10,611,754</b>            | <b>100.00</b>     |

| <b>HOUSING TYPE TOTALS</b> | <b>Loans</b> | <b>Total Originated Amount</b> | <b>% of Total</b> |
|----------------------------|--------------|--------------------------------|-------------------|
| 1 Unit Detached            | 36           | 6,386,671                      | 60.18             |
| Condo                      | 25           | 3,409,883                      | 32.13             |
| Duplex                     | 1            | 178,400                        | 1.68              |
| Townhouse                  | 4            | 636,800                        | 6.00              |
| <b>Total</b>               | <b>66</b>    | <b>\$10,611,754</b>            | <b>100.00</b>     |

| <b>TYPE OF FUNDS - TOTALS</b> | <b>Loans</b> | <b>Total Originated Amount</b> | <b>% of Total</b> |
|-------------------------------|--------------|--------------------------------|-------------------|
| *Spot-General                 | 66           | 10,611,754                     | 100.00            |
| <b>Total</b>                  | <b>66</b>    | <b>\$10,611,754</b>            | <b>100.00</b>     |

| <b>INTEREST RATE BREAKDOWN</b> | <b>Interest Rate Limit</b> | <b>Loans</b> | <b>Total Originated Amount</b> | <b>% of Total</b> |
|--------------------------------|----------------------------|--------------|--------------------------------|-------------------|
|                                | 4.99000%                   | 53           | 9,161,893                      | 86.34             |
|                                | 5.75000%                   | 13           | 1,449,861                      | 13.66             |
| <b>Total</b>                   |                            | <b>66</b>    | <b>\$10,611,754</b>            | <b>100.00</b>     |

**US Bank Home Mortgage - MRBP**  
**2005A SF MRB Program - HFA of Miami-Dade County**

Loan Information Report 6/16/2006

Program End Date  
12/1/2006

| <b>RACE &amp; ETHNICITY</b> | <b>Loans</b> | <b>Total Originated Amount</b> | <b>% of Total</b> |
|-----------------------------|--------------|--------------------------------|-------------------|
| Asian                       | 2            | 448,000                        | 4.22              |
| Black/African American      | 25           | 4,054,491                      | 38.21             |
| Other Multi-racial          | 4            | 714,557                        | 6.73              |
| White                       | 6            | 891,508                        | 8.40              |
| White & Hispanic            | 29           | 4,503,198                      | 42.44             |
| <b>Total</b>                | <b>66</b>    | <b>\$10,611,754</b>            | <b>100.00</b>     |

| <b>COUNTY TOTALS</b> | <b>Loans</b> | <b>Total Originated Amount</b> | <b>% of Total</b> |
|----------------------|--------------|--------------------------------|-------------------|
| MIAMI-DADE           | 66           | 10,611,754                     | 100.00            |
| <b>Total</b>         | <b>66</b>    | <b>\$10,611,754</b>            | <b>100.00</b>     |

| <b>BREAKDOWN BY CITY</b>  | <b>Loans</b> | <b>Total Originated Amount</b> | <b>% of Total</b> |
|---------------------------|--------------|--------------------------------|-------------------|
| COCONUT GROVE             | 1            | 111,658                        | 1.05              |
| HIALEAH                   | 4            | 591,040                        | 5.57              |
| HOMESTEAD                 | 3            | 422,410                        | 3.98              |
| MIA                       | 1            | 80,598                         | 0.76              |
| UNINCORPORATED MIAMI-DADE | 50           | 8,184,253                      | 77.12             |
| MIAMI BEACH               | 1            | 152,000                        | 1.43              |
| MIAMI GARDENS             | 4            | 650,238                        | 6.13              |
| NORTH MIAMI BEACH         | 1            | 238,400                        | 2.25              |
| OPA LOCKA                 | 1            | 181,157                        | 1.71              |
| <b>Total</b>              | <b>66</b>    | <b>\$10,611,754</b>            | <b>100.00</b>     |

## eHousingPlus

## 2006A SF MRB Program - HFA of Miami-Dade County

Loan Information Report 6/16/2006

Program End Date  
5/9/2007**SUMMARY**

|                              |                    |                       |           |
|------------------------------|--------------------|-----------------------|-----------|
| Original Allocation          | \$15,000,000.00    | <b>Averages:</b>      |           |
| <b>Available Allocation</b>  | <b>\$1,941,127</b> | Loan Amount           | \$146,729 |
|                              |                    | Purchase Price        | \$211,258 |
| Total Originated Amount      | \$13,058,873       | Compliance Income     | \$44,112  |
| Total Originated Loans       | 89                 |                       |           |
| <b>Percentage Originated</b> | <b>87.06%</b>      | Borrower Age          | 37.5      |
|                              |                    | Household Size        | 2.2       |
|                              |                    | Employed in Household | 1.2       |
|                              |                    | First Time Home Owner | 96%       |
| HFA Pool Originated Loans    |                    |                       |           |

**ORIGINATOR SUMMARY**

|                          | Total<br>Loans | Total<br>Originated<br>Amount | New<br>Loans | Purchased<br>Loans<br>last 30 days | Total<br>Purchased<br>Loans | HFA<br>Loans |
|--------------------------|----------------|-------------------------------|--------------|------------------------------------|-----------------------------|--------------|
| Bank Atlantic            | 3              | 268,250                       |              |                                    | 0                           |              |
| Bank of America          | 12             | 2,237,440                     |              |                                    | 0                           |              |
| Chase Manhattan Mortgage | 55             | 8,865,823                     |              |                                    | 0                           |              |
| Citimortgage             | 13             | 871,770                       |              |                                    | 0                           |              |
| Flick                    | 1              | 101,490                       |              |                                    | 0                           |              |
| WAMU                     | 5              | 714,100                       |              |                                    | 0                           |              |
| <b>Total</b>             | <b>89</b>      | <b>\$13,058,873</b>           |              |                                    |                             |              |

**PROGRAM PIPELINE**

|                              | Loans     | Total Originated<br>Amount | % of<br>Total | Pool / Trustee<br>Amount |
|------------------------------|-----------|----------------------------|---------------|--------------------------|
| Reservation                  | 48        | 6,099,116                  | 46.70         |                          |
| UW Certification             | 26        | 4,091,585                  | 31.33         |                          |
| Exceptions                   | 1         | 108,000                    | 0.83          |                          |
| Compliance Purchase Approved | 14        | 2,760,172                  | 21.14         |                          |
| <b>Total</b>                 | <b>89</b> | <b>\$13,058,873</b>        | <b>100.00</b> |                          |

**LOAN TYPE TOTALS**

|              | Loans     | Total Originated Amount | % of Total    |
|--------------|-----------|-------------------------|---------------|
| FHA          | 4         | 644,154                 | 4.93          |
| FNMA Conv.   | 82        | 12,208,248              | 93.49         |
| Freddie Mac  | 3         | 206,471                 | 1.58          |
| <b>Total</b> | <b>89</b> | <b>\$13,058,873</b>     | <b>100.00</b> |

## eHousingPlus

## 2006A SF MRB Program - HFA of Miami-Dade County

Loan Information Report 6/16/2006

Program End Date  
5/9/2007**NEW/EXISTING TOTALS**

|              | Loans     | Total Originated Amount | % of Total    |
|--------------|-----------|-------------------------|---------------|
| Existing     | 75        | 11,085,740              | 84.89         |
| New          | 14        | 1,973,133               | 15.11         |
| <b>Total</b> | <b>89</b> | <b>\$13,058,873</b>     | <b>100.00</b> |

**TARGET/NON-TARGET TOTALS**

|              | Loans     | Total Originated Amount | % of Total    |
|--------------|-----------|-------------------------|---------------|
| Non-Target   | 89        | 13,058,873              | 100.00        |
| <b>Total</b> | <b>89</b> | <b>\$13,058,873</b>     | <b>100.00</b> |

**HOUSING TYPE TOTALS**

|                 | Loans     | Total Originated Amount | % of Total    |
|-----------------|-----------|-------------------------|---------------|
| 1 Unit Detached | 40        | 6,498,081               | 49.76         |
| Condo           | 36        | 4,306,337               | 32.98         |
| Quad            | 1         | 206,755                 | 1.58          |
| Townhouse       | 12        | 2,047,700               | 15.68         |
| <b>Total</b>    | <b>89</b> | <b>\$13,058,873</b>     | <b>100.00</b> |

**TYPE OF FUNDS - TOTALS**

|               | Loans     | Total Originated Amount | % of Total    |
|---------------|-----------|-------------------------|---------------|
| *Spot-General | 85        | 12,661,283              | 96.96         |
| Target        | 4         | 397,590                 | 3.04          |
| <b>Total</b>  | <b>89</b> | <b>\$13,058,873</b>     | <b>100.00</b> |

**INTEREST RATE BREAKDOWN**

| Interest Rate Limit | Loans     | Total Originated Amount | % of Total    |
|---------------------|-----------|-------------------------|---------------|
| 4.99000%            | 81        | 12,035,461              | 92.16         |
| 5.59000%            | 8         | 1,023,412               | 7.84          |
| <b>Total</b>        | <b>89</b> | <b>\$13,058,873</b>     | <b>100.00</b> |

## eHousingPLus

## 2006A SF MRB Program - HFA of Miami-Dade County

Loan Information Report 6/16/2006

Program End Date  
5/9/2007

| <b>RACE &amp; ETHNICITY</b>  | <b>Loans</b> | <b>Total Originated Amount</b> | <b>% of Total</b> |
|------------------------------|--------------|--------------------------------|-------------------|
| American Ind, Alaskan Native | 1            | 193,500                        | 1.48              |
| Asian                        | 1            | 72,650                         | 0.56              |
| Asian & White                | 1            | 254,400                        | 1.95              |
| Black & Hispanic             | 1            | 154,000                        | 1.18              |
| Black & White                | 1            | 113,600                        | 0.87              |
| Black/African American       | 31           | 3,714,652                      | 28.45             |
| White                        | 10           | 1,451,157                      | 11.11             |
| White & Hispanic             | 43           | 7,104,914                      | 54.41             |
| <b>Total</b>                 | <b>89</b>    | <b>\$13,058,873</b>            | <b>100.00</b>     |

| <b>COUNTY TOTALS</b> | <b>Loans</b> | <b>Total Originated Amount</b> | <b>% of Total</b> |
|----------------------|--------------|--------------------------------|-------------------|
| MIAMI-DADE           | 89           | 13,058,873                     | 100.00            |
| <b>Total</b>         | <b>89</b>    | <b>\$13,058,873</b>            | <b>100.00</b>     |

| <b>BREAKDOWN BY CITY</b>  | <b>Loans</b> | <b>Total Originated Amount</b> | <b>% of Total</b> |
|---------------------------|--------------|--------------------------------|-------------------|
| DORAL                     | 1            | 280,000                        | 2.14              |
| HIALEAH                   | 5            | 1,083,837                      | 8.30              |
| HOMESTEAD                 | 8            | 1,200,618                      | 9.19              |
| UNINCORPORATED MIAMI-DADE | 67           | 9,324,117                      | 71.40             |
| MIAMI GARDENS             | 2            | 273,520                        | 2.09              |
| MIAMI LAKES               | 1            | 248,000                        | 1.90              |
| N MIAMI                   | 1            | 22,856                         | 0.18              |
| NORTH MIAMI               | 1            | 146,925                        | 1.13              |
| OPA LOCKA                 | 2            | 392,000                        | 3.00              |
| OPA-LOCKA                 | 1            | 87,000                         | 0.67              |
| <b>Total</b>              | <b>89</b>    | <b>\$13,058,873</b>            | <b>100.00</b>     |

## SPECIAL THANKS

### Introduction To Homeownership

Instructor: Blossoming Rose Mincey  
*Executive Director, Universal Truth CDC*

### Understanding The Credit Report

Instructor: Bettye Lewis  
*Executive Director, Life & Learning Centers*

*The Office of Congressman Kendrick B. Meek (FL-17)*

*Seventeenth Congressional District of Florida  
Housing Task Force*

*Marcia Barry Smith, BankAtlantic  
Sr. V.P. CRA Officer*

*Freddie Mac*

*Bank of America*

No guarantees of homeownership are offered by the Miami-Dade Affordable Housing Foundation, Inc., the Housing Task Force, the WOW Initiative, or any entities or persons associated therewith. The Conference and Course are provided as assistance only, and decisions regarding real estate and lending are determined by real estate professionals, attorneys, title companies, lenders, the potential buyer, and others associated therewith.

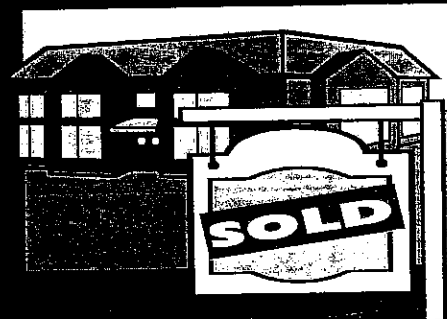


19 West Flagler Street, Suite 311  
Miami, Florida 33130

Telephone: 305-373-9750  
Facsimile: 305-373-9350

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## TEN WEEKS TO HOMEOWNERSHIP® CONFERENCE



HELD IN COOPERATION WITH  
**CONGRESSMAN  
KENDRICK B. MEEK**  
17TH CONGRESSIONAL DISTRICT

AND  
**MIAMI-DADE AFFORDABLE  
HOUSING FOUNDATION INC.**

**SATURDAY MAY 13, 2006  
9:00 A.M. - 3:00 P.M.**

**FLORIDA MEMORIAL  
UNIVERSITY  
15800 NORTHWEST 42ND  
MIAMI GARDENS, FL 33054**

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# Ten Weeks To Homeownership©

## Breakfast and Registration

9:00 A.M.-10:00 A.M.

10:00 A.M. - 11:00 A.M.

Plenary Session

### Group A

11:15 A.M. - 1:00 P.M.

1:15 P.M. - 2:00 P.M.

2:15 P.M. - 3:00 P.M.

Credit Evaluation  
Understanding the Credit Report  
Introduction to Homeownership

### Group B

11:15 A.M. - 1:00 P.M.

1:15 P.M. - 2:00 P.M.

2:15 P.M. - 3:00 P.M.

Credit Evaluation  
Introduction to Homeownership  
Understanding the Credit Report

### Group C

11:15 A.M. - 12:00 P.M.

12:15 A.M. - 1:00 P.M.

1:15 P.M. - 3:00 P.M.

Introduction to Homeownership  
Understanding the Credit Report  
Credit Evaluation

### Group D

11:15 A.M. - 12:00 P.M.

12:15 A.M. - 1:00 P.M.

1:15 P.M. - 3:00 P.M.

Understanding the Credit Report  
Introduction to Homeownership  
Credit Evaluation

# Ten Weeks To Homeownership©

## Conference Summary

### Credit Evaluation

Meet with seasoned lending professionals who will review your credit report with you. This is an opportunity to understand your credit score and to identify what steps, if any, may be required to prepare your credit history for homeownership status.

### Understanding the Credit Report

This workshop will help the participants understand the credit report and credit rating, particularly in relationship to qualifying for homeownership. The instructor will guide the participant through the credit report and the meaning of each section. Attendees will be able to assess if their credit report is sufficient to move into homeownership.

### Introduction to Homeownership

This workshop will introduce attendees to the steps required when deciding to purchase a home. Workshop participants will learn about what to consider when deciding to purchase a home. Workshop participants will also learn about the necessary adjustments made after the move from renter to homeowner status.



## **Miami WOW Conference**

### **2006 STATISTICS**

#### **May 13th, 2006 Conference**

REGISTERED: 320

ATTENDED: 177

#### **10 Weeks Workshop - May 15 & 20th, 2006**

REGISTERED: 65

ATTENDED WORKSHOP: 59

#### **10 Month Workshop - June 10, 2006**

REGISTERED: 85

ATTENDED WORKSHOP: 40



## TEN WEEKS TO HOMEOWNERSHIP© COURSE SCHEDULE

**COURSE TIME:** MONDAY CLASSES 6:00PM – 9:00PM  
SATURDAY CLASSES 10:00AM – 1:00PM

**LOCATION** McDONALD CENTER - 17051 NE 19 AVE NORTH MIAMI BEACH, FL 33162.

**COURSE 1:** MONDAY, MAY 15<sup>TH</sup>.  
TIME: 6:00PM - 9:00PM

SATURDAY, MAY 20<sup>TH</sup>: 10:00AM - 1:00PM (LOCATION CHANGE ONE TIME ONLY)  
ONE STOP CAREER CENTER, JOBS FOR MIAMI – 7900 NW 27 AVE. MIAMI, FL 33147

TOPICS: DISPEL THE MYTH (DTM), 30,000 REASONS, CREDIT, BUDGET AND SAVINGS,  
PREDATORY LENDING, AND THE MORTGAGE PROCESS

**MEET THE PROFESSIONALS DAY:** SATURDAY, JUNE 3<sup>RD</sup>  
TIME: 10:00AM – 2:00PM

**LOCATION:** McDONALD CENTER - 17051 NE 19 AVE NORTH MIAMI BEACH, FL 33162

PARTICIPANTS WILL MEET THE PARTNERING LENDERS AND REAL ESTATE PROFESSIONALS.  
DEVELOPERS WILL ALSO BE IN ATTENDANCE TO PRESENT HOUSING PRODUCTS.

**COURSE 2:** MONDAY, JUNE 19  
TIME: 6:00PM - 9:00PM  
  
SATURDAY, JUNE 24  
TIME: 10:00AM – 2:00PM

TOPICS: "I WAS APPROVED FOR \$100,000, BUT I CAN'T FIND ANYTHING I LIKE FOR THAT AMOUNT", MIAMI DADE COUNTY PROPERTY VALUES, HOME INSPECTION, THE CONTRACT, HOME INSURANCE/WARRANTIES, PROPERTY VALUES AND THE CLOSING PROCESS

**GRADUATION:** SATURDAY, JULY 15  
TIME: 10:00 – 2:00PM

**McDONALD CENTER - 17051 NE 19 AVE NORTH MIAMI BEACH, FL 33162**



## **TEN WEEKS TO HOMEOWNERSHIP© 1-2-3 HOME COURSE SCHEDULE**

**COURSE TIME: 10:00AM – 1:00PM**

**LOCATION: NMB CITY HALL, McDONALD CENTER - 17051 NE 19 AVE NORTH MIAMI BEACH, FL 33162**

**COURSE 1: SATURDAY, JUNE 10**

**TOPICS: SIGNIFICANCE OF HOMEOWNERSHIP, MY MORTGAGE OR THEIR MORTGAGE, TAX IMPLICATIONS**

**COURSE 2: SATURDAY, JULY 8**

**TOPICS: WHAT IS A BUDGET, WHERE AM I NOW AND WHAT MONEY WILL I NEED TO BUY MY HOME**

**COURSE 3: SATURDAY, AUGUST 5**

**TOPICS: PREPARING THE DOCUMENTATION, TYPES OF MORTGAGES, TYPES OF LENDERS, THE TRUTH IN LENDING STATEMENT, MEET THE LENDER**

**COURSE 4: SATURDAY, SEPTEMBER 9**

**TOPICS: MEET THE LENDER CONTINUED, MEET THE REAL ESTATE PROFESSIONAL**

**COURSE 5: SATURDAY, OCTOBER 14**

**TOPICS: I FOUND THE HOME, NOW WHAT, MAKING THE OFFER, THE CONTRACT, HOMEOWNER DISCLOSURES, THE ATTORNEY, THE APPRAISAL, THE HOME INSPECTION, HOMEOWNERS INSURANCE AND WARRANTIES, MEET THE ATTORNEY**

**COURSE 6: SATURDAY, NOVEMBER 4**

**TOPICS: I WAS APPROVED FOR \$100,000, BUT I CAN'T FIND ANYTHING I LIKE FOR THAT AMOUNT, MIAMI DADE COUNTY PROPERTY VALUES**

**COURSE 7: SATURDAY, DECEMBER 2**

**TOPICS: PREPARING FOR THE CLOSING, ENTERING THE HOME**

**COURSE 8: SATURDAY, JANUARY 6**

**TOPICS: SUCCESSION PLANNING**

**COURSE 9: SATURDAY, FEBRUARY 3**

**GRADUATION**



## TEN WEEKS TO HOMEOWNERSHIP<sup>®</sup> CONFERENCE

*"LEARN HOW TO MOVE INTO HOMEOWNERSHIP  
IN TEN WEEKS"*

SPONSORED BY

**U.S. REP. KENDRICK B. MEEK**

IN ASSOCIATION WITH THE WOW INITIATIVE

**SATURDAY MAY 13, 2006 9 AM – 3 PM**



We make home possible™

**FLORIDA MEMORIAL COLLEGE  
15800 NORTHWEST 42<sup>ND</sup> AVENUE, MIAMI**

TOPICS INCLUDE:

- DISPELING THE MYTHS OF HOMEOWNERSHIP
- FINANCIAL MANAGEMENT AND BUDGETING
- UNDERSTANDING & REPAIRING YOUR CREDIT
- IDENTIFYING THE RIGHT MORTGAGE
- WHAT LENDERS ARE LOOKING FOR
- WORKING WITH A REAL ESTATE PROFESSIONAL
- BUYING THE HOME AND AFTER THE PURCHASE



**Bank of America**  **Higher Standards**



**REALTOR<sup>®</sup>  
ASSOCIATION  
OF GREATER  
FORT LAUDERDALE**

FREE ADMISSION \* FREE REFRESHMENTS

**TO PRE-REGISTER CALL MIAMI-DADE AFFORDABLE HOUSING  
FOUNDATION AT 305-373-9750 OR VISIT [WWW.MIAMIDADE.GOV/HFA](http://WWW.MIAMIDADE.GOV/HFA)**



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COMMITTEE ON  
ARMED SERVICES  
TACTICAL AIR AND LAND FORCES  
READINESS

kendrickmeek.house.gov



## CONGRESSMAN KENDRICK B. MEEK

April 25, 2006

WASHINGTON OFFICE:  
1039 LONGWORTH HOUSE OFFICE BUILDING  
WASHINGTON, DC 20515  
(202) 225-4506  
FAX: (202) 226-0777

DISTRICT OFFICES:  
☐ MIAMI-DADE  
111 N.W. 183RD STREET  
SUITE 315  
MIAMI GARDENS, FL 33169  
(305) 690-5905  
FAX: (305) 690-5951  
☐ BROWARD  
10100 PINES BOULEVARD  
BUILDING B, 3RD FLOOR  
PEMBROKE PINES, FL 33026  
(954) 450-6767  
FAX: (954) 450-6768

Dear Interested Homebuyer:

The Seventeenth Congressional District of Florida, in partnership with the Miami-Dade Affordable Housing Foundation, Inc., has adopted a nationally recognized program from the Congressional Black Caucus Foundation's With Ownership Wealth (WOW) Initiative for implementation in the Miami-Dade area.

I will host the first Miami WOW Homeownership Conference on Saturday, May 13, 2006, on the campus of Florida Memorial University. The Miami WOW Homeownership Program was created via an award winning component of the WOW Initiative. Successfully piloted in the First Congressional District of Illinois (metro Chicagoland area), as Ten Weeks to Homeownership, the program guides participants through the home buying process. Upon qualifying for the Miami WOW course, enrollees will complete a series of seminars designed to guide them through the entire homebuying process. The seminar is very involved, as credit counselors, lenders, real estate and legal professionals all assist in the seminar instruction. Participants take advantage of many benefits, including counseling regarding credit, financial management, mortgages, home selection and closings. Upon completion of the class, the goal is to have all participants' secure pre-approved home loans.

Clients are asked to bring the following documents in order to assess eligibility: 1 month of current pay stubs; two months of current bank statements; a copy of your 2004 and 2005 W2's with a complete tax return; and proof of any other additional income.

To register, print and mail the completed form to: Miami Dade Affordable Housing Foundation, 19 W. Flagler St., Suite 311; Miami, FL 33130, Attention: Miami WOW Conference. Registration form must be received no later than 3 days before the workshop date. For more information call (305) 373-9750 or Fax: (305) 373-9350. To receive a Certificate of Training Voucher, you must complete the full course.

Sincerely yours,

A handwritten signature in black ink, appearing to read "Kendrick B. Meek".

Kendrick B. Meek  
Member of Congress

# WOW PROFESSIONALS DAY

Sponsored by  
**Congressman Kendrick B. Meek**



**N. Miami Beach City Hall (McDonald Center)**  
**17051 NE 19 Avenue, Miami**

**Saturday June 3, 2006**  
**From: 10:00 A.M. - 2:00 P.M.**

**Come out and meet the Housing Professionals  
showcasing their products and services.**

We will have .....

- *Lenders*
- *Realtors*
- *Home Inspectors*
- *Developers*
- *Title Companies*

**For more information call:**

**Miami-Dade Affordable Housing Foundation, Inc.**  
**19 W. Flagler Street Suite 311 Miami, Florida 33130**  
**(305) 373-9750 Fax: (305) 373-9350**





## **Ten Weeks to Homeownership© Professional Day** **Saturday, June 3<sup>rd</sup>, 2006**

**McDonald Center  
City of North Miami Beach  
Park and Recreation  
17051 NE 19<sup>th</sup> Ave  
North Miami Beach, FL 33162**

### **Agenda**

**10:00 AM – 2:00PM**

**Welcome/Run of Day.....Sharon German  
Miami-Dade Affordable Housing Foundation, Inc.**

### **Presentations by Lenders**

**Bank Atlantic  
Bank America  
Bank United  
CitiMortgage  
Milan Mortgage  
Mortgage Solutions  
Suntrust Bank  
U.S.A. Lending  
Wells Fargo Home Loans**

**Closing/Dismissal.....Sharon German**





## HOUSING PROFESSIONALS CONTACT INFORMATION

| LAST NAME     | FIRST NAME | COMPANY                                | EXPERTISE          | TELEPHONE      |
|---------------|------------|--|--------------------|----------------|
| Alonso-Poch   | Manuel     | Manuel Alonso-Poch Attorney at Law     | Attorney           | 305-448-4053   |
| Tucker        | Tifphanie  | Mega Construction Team, Inc.           | Developer          |                |
| Dreszer       | Eli        | mFm Construction Corporation           | Developer          | 305-329-2931   |
| Ario          | Lundy      | Palmetto Homes                         | Developer          | 305 216-0827   |
| Williams      | Mark       | Miami-Dade Neighborhood Housing Serv   | Developer          | 305-751-5511   |
| Abella        | Frank      | Miami Dreams Homes                     | Developer          | 305-644-2112   |
| Eisenberg     | Rod        | Tricia/Dean Property Management Corp   | Developer          | 305-532-0959   |
| Blanco        | Nancy      | Villa Bellini at Country Club of Miami | Developer          | 305-557-8485   |
| Piedra        | J.P.       | Villa Navarra                          | Developer          | 305-767-4393   |
| Olukolu       | Soji       | National Home Inspection Services      | Home Inspector     | 954 257-5959   |
| Siegel        | Bill       | Florida Home Inspection Team Inc.      | Home Inspector     | 305-430-8800   |
| Bynes         | Edith      | Bank Atlantic                          | Lender             | 954-940-5435   |
| Holley        | Robin      | Bank Atlantic                          | Lender             | 954-940-5429   |
| Allen         | Dexter     | Bank of America                        | Lender             | 786-388-3739   |
| Santivasci    | Danny      | Bank United                            | Lender             | 305-698-4138   |
| Fernandez-Igl | Emilio     | CitiMortgage                           | Lender             | 305-470-7125   |
| Welch         | Joe        | Milan Mortgage Bankers                 | Lender             | 305-418-2337   |
| Latimore      | Ann        | Mortgage Solutions                     | Lender             | 305-653-8516   |
| Kirton-Smith  | Beverly    | SunTrust Bank                          | Lender             | 305-579-7360   |
| Woods         | Darin      | SunTrust Bank                          | Lender             | (305) 933-6125 |
| Melem         | Michael    | U.S.A. Lending & Realty, Inc.          | Lender             | 305-835-9990   |
| Major         | Gladys     | Wells Fargo Home Loans                 | Lender             | 305-310-5237   |
| Holley        | Carlton    | At Home Realty & Management, Inc.      | Real Estate Broker | 954-486-6402   |
| Inyang        | Inyang     | Ocean View Realty                      | Real Estate Broker | 305-4674269    |
| Rackley       | Herman     | Richmond-Perrine Realty                | Real Estate Broker | 305-255-3708   |
| Carol         | Carolyn    | South Florida Board of Realtist, Inc.  | Real Estate Broker | 305 653-3580   |
| Wilkes        | Mena       | South Florida Board of Realtist, Inc.  | Real Estate Broker | 305-653-3580   |
| Bardawell     | Zena       | U.S.A. Lending & Realty, Inc.          | Real Estate Broker | 305-835-9990   |
| Alonso        | Manuel     | Florida National Title Company         | Title Co.          | 305-444-0304   |
| Chester       | Bishop     | SuRealty Title, Inc.                   | Title Co.          | 954 680-5959   |

For Immediate Release:  
April 25, 2006

Media contact:  
Amelia Stringer  
amelia@miamidade.gov  
305 372-7990

**Housing Finance Authority of Miami-Dade County and  
Miami-Dade Affordable Housing Foundation, Inc.**



**SPONSORED BY  
U.S. REP. KENDRICK B. MEEK  
IN ASSOCIATION WITH THE WOW INITIATIVE**

## **The Miami WOW Homeownership Conference**

**(FREE for the first 250 enrollees)  
Registration Fee \$50 thereafter**

**SATURDAY MAY 13, 2006  
9:00 AM – 3:00 PM**

**FLORIDA MEMORIAL COLLEGE  
15800 NW 42<sup>ND</sup> AVE, MIAMI**

The Seventeenth Congressional District of Florida, in partnership with the Miami-Dade Affordable Housing Foundation, Inc., has adopted a nationally recognized program from the Congressional Black Caucus Foundation's With Ownership Wealth (WOW) Initiative for implementation in the Miami-Dade area.

Congressman Kendrick B. Meek will host the first Miami WOW Homeownership Conference on Saturday, May 13, 2006, on the campus of Florida Memorial University. The Miami WOW Homeownership Program was created via an award winning component of the WOW Initiative. Successfully piloted in the First Congressional District of Illinois (metro Chicagoland area), as Ten Weeks to Homeownership, the program guides participants through the home buying process. Upon qualifying for the Miami WOW course, enrollees will complete a series of seminars designed to guide them through the entire homebuying process. The seminar is very involved, as credit counselors, lenders, real estate and legal professionals all assist in the seminar instruction. Participants take advantage of many benefits, including counseling regarding credit, financial management, mortgages, home selection and closings. Upon completion of the class, the goal is to have all participants' secure pre-approved home loans.


Clients are asked to bring the following documents in order to assess eligibility: 1 month of current pay stubs; two months of current bank statements; a copy of your 2004 and 2005 W2's with a complete tax return; and proof of any other additional income.

# Memorandum

MIAMI-DADE  
COUNTY

Date: June 13, 2006

To: Department Directors

From: George M. Burgess  
County Manager 

Subject: Financial Disclosure 2006 - (Filing year - 2005)

Attached for your information is a fact sheet prepared by the Commission on Ethics and Public Trust outlining pertinent information regarding State of Florida and Miami-Dade County financial disclosure requirements. Financial disclosure forms will be mailed directly to your home. Employees and Advisory Board members required to file pursuant to Florida Law or County Ordinance will also receive their forms in the mail as required by Florida Statutes.

A listing of personnel in your Department required to file pursuant to County Ordinance is also attached. This list includes personnel in the classifications defined in Section 2-11.1(4), subsection (b) (2). If any corrections (omissions or deletions) should be made to this list, please notify Maria Saboya, Deputy Supervisor of Elections, Finance and Administration, at 305-499-8568. Also be reminded that all employees with authority to make purchases exceeding \$15,000 are required to file Form 1, Statement of Financial Interests, regardless of whether State notification is provided to them.

Any personnel who perform quasi-judicial functions, such as hearing officers are required to file pursuant to County Ordinance although they do not file under State law. All department directors should ensure that any architect, professional engineer, landscape architect, or registered land surveyor performing services for Miami-Dade County pursuant to a contract, files as required by the Miami-Dade County Code as indicated under Item II, A, 4 of the fact sheet.

Department Directors should forward a copy of their financial disclosure forms to my office concurrently when filing with the Supervisor of Elections.

Additional copies of forms for employees and Advisory Board members filing in accordance with the County or State requirements are available from the Supervisor of Elections, Finance and Administration Division, 2700 NW 87<sup>th</sup> Avenue, Miami, FL 33172 or the forms may be duplicated. These forms are also available on the department's website at <http://elections.miamidade.gov>.

Please remember that State Law and the Miami-Dade County Code mandate the filing of financial disclosure. Department Directors are responsible for ensuring that their employees who fall within the categories requiring financial disclosure comply with the requirements. All persons notified of the filing requirement who fail to file by the deadline will be reported to the Miami-Dade Commission on Ethics and Public Trust. **The deadline for filing is Monday, July 3, 2006.**

I have addressed the subject of Outside Employment information under separate cover.

Attachments

c: Assistant County Managers

**WHO MUST FILE  
LOCALLY**

- elected officials and any person appointed to fill the vacancy of an elected official
- appointed members of the following boards, councils, commissions, authorities, or other bodies of any county, municipality, independent special district, or other political subdivision—
  - > governing body of the political subdivision
  - > expressway authority or transportation authority established by general law
  - > board having the power to enforce local code provisions
  - > planning or zoning board having the power to recommend, create, or modify land planning or zoning within the political subdivision, except for citizen advisory committees, technical coordinating committees, and other groups that have only the power to make recommendations to planning or zoning boards
  - > pension board or retirement board having the power to invest pension or retirement funds or the power to make a binding determination of one's entitlement to or amount of a pension or other retirement benefit
  - > any other appointed member of a local government board who is required to file a statement of financial interests by the appointing authority or the enabling legislation, ordinance, or resolution creating the board
- persons holding one of more of the following positions by whatever title—
  - > mayor
  - > county or city manager
  - > chief administrative employee of the county, a municipality, or other political subdivision
  - > county or city attorney
  - > chief county or city building inspector
  - > county or city water resources coordinator
  - > county or city pollution control director
  - > county or city environmental control director
  - > county or city administrator with power to grant or deny a land development permit
  - > chief of police
  - > fire chief
  - > city clerk
  - > district medical examiner
  - > purchasing agent having the authority to make any purchase exceeding \$15,000 for the local government unit
  - > clerk of the circuit or county court

## FLORIDA STATE FINANCIAL DISCLOSURE REQUIREMENTS—2006 *continued*

**APPROPRIATE FORM**     State FORM 1 “Statement of Financial Interests”

**DEADLINES**

- initially, within 30 days of the date of appointment or employment
- thereafter, by July 1<sup>st</sup> following each calendar in which the public position is held
- finally, within 60 days of leaving public office or employment
- candidates, at the same time qualifying papers are filed

**WHERE TO FILE**     Miami-Dade County Elections Department  
P.O. Box 521550 *or*  
2700 NW 87<sup>th</sup> Ave.  
Doral, FL 33172-1550

**OTHER INFORMATION**     A Miami-Dade County financial disclosure form may *not* be substituted for the State FORM 1.

## FLORIDA STATE GIFT DISCLOSURE REQUIREMENTS—2006

### WHO MUST FILE LOCALLY

- all persons in local government who are required to file the State "Statement of Financial Interests" FORM 1 (see previous pages) or State FORM 6 (including sheriffs, tax collectors, property appraisers, and supervisors of elections) *and who also*
- receive a disclosable gift with a value in excess of \$100 during any calendar quarter

### APPROPRIATE FORM

State FORM 9 "Quarterly Gift Disclosure (Gifts over \$100)"

### DEADLINES

on or before the last day of any calendar quarter following a quarter in which a reportable gift was received

### WHERE TO FILE

Florida Commission on Ethics  
P.O. Drawer 15709  
Tallahassee, FL 32317-5709

*or*

Florida Commission on Ethics  
3600 MacLay Blvd., South, Suite 201  
Tallahassee, FL 32312

### OTHER INFORMATION

A Miami-Dade County quarterly gift disclosure form may *not* be substituted for State FORM 9.

## MIAMI-DADE COUNTY FINANCIAL DISCLOSURE REQUIREMENTS—2006

### WHO MUST FILE

any persons who held the following county or municipal\* positions, offices, or employment anytime between Jan. 1, 2005, and July 1, 2006—

- mayor and the members of the Board of County Commissioners
- county attorney and assistant county attorneys
- county manager, assistant county managers, and special assistants to the county manager
- heads or directors of county departments and their assistant or deputy department heads
- employees of the Miami-Dade County Police Dept. with the rank of captain, major, and chief
- building and zoning inspectors
- any architect, professional engineer, landscape architect, or registered land surveyor performing services for Miami-Dade County pursuant to a contract
- local autonomous and semi-autonomous personnel, boards, and agencies who were not required to file under state law
- local personnel who perform quasi-judicial functions who were not required to file under state law
- local advisory personnel, whose sole or primary responsibility is to recommend legislation or give advice to the Board of County Commissioners, including members of any county board, who were not required to file under state law (except those exempted by ordinance or resolution)
- candidates for county and municipal elective office

### APPROPRIATE FORMS

any *one* of the following—

- 2005 federal income tax return for individuals *or* most recent federal income tax return for corporations
- Miami-Dade County “Financial Statement”
- Miami-Dade County “Source of Income Statement”
- State FORM 1 “Statement of Financial Interests”

### DEADLINE

- July 1, 2006, by 12:00 Noon
- candidates, at the same time qualifying papers are filed
- consultants, within 30 days of execution of their county contracts, and by July 1<sup>st</sup> every year thereafter

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\* References to county positions are applicable to comparable municipal positions.

## MIAMI-DADE COUNTY FINANCIAL DISCLOSURE REQUIREMENTS—2006, continued

### WHERE TO FILE

Miami-Dade County personnel—  
Miami-Dade County Elections Department  
P.O. Box 521550 *or*  
2700 NW 87<sup>th</sup> Ave.  
Doral, FL 33172-1550

Municipal personnel—  
File with respective municipal clerk

### OTHER INFORMATION

Compliance with *State* financial disclosure requirements automatically *satisfies* Miami-Dade County disclosure requirements, *but* compliance with Miami-Dade County disclosure requirements *does not satisfy* State requirements.



## MIAMI-DADE COUNTY GIFT DISCLOSURE REQUIREMENTS—2006

### WHO MUST FILE

any of the following persons\*

- mayor and members of the Board of County Commissioners
- members of semi-autonomous authorities, boards, and agencies
- members of quasi-judicial boards and agencies
- members of advisory boards
- county manager, department heads, county attorney, and all assistant county attorneys
- all other local government salaried personnel

*and who also*

- receive a disclosable gift or series of gifts
- from a single person or entity
- in a calendar quarter
- worth \$100 or more

### APPROPRIATE FORMS

either *one* of the following—

- Miami-Dade County “Quarterly Gift Disclosure”
- State FORM 9 “Quarterly Gift Disclosure (Gifts over \$100)”

### DEADLINES

on or before the last day of any calendar quarter following a quarter in which a reportable gift was received

### WHERE TO FILE

Miami-Dade County personnel—

Clerk of the Board of County Commissioners  
Stephen P. Clark Center  
111 NW 1<sup>st</sup> St., Suite 17-202  
Miami, FL 33128

Municipal personnel—

File with respective municipal clerk

---

\* References to county positions are applicable to comparable municipal positions.

## MIAMI-DADE COUNTY EMPLOYMENT DISCLOSURE REQUIREMENTS — 2006

|                   |  |
|-------------------|--|
| WHO MUST FILE     | all full-time county and municipal employees who engaged in outside employment in 2005   |
| APPROPRIATE FORM  | Miami-Dade County "Outside Employment Statement"   |
| DEADLINE          | July 1, 2006   |
| WHERE TO FILE     | Miami-Dade County personnel—<br>Miami-Dade County Elections Department<br>P.O. Box 521550 <i>or</i><br>2700 NW 87 <sup>th</sup> Ave.<br>Doral, FL 33172-1550<br><br>Municipal personnel—<br>File with respective municipal clerk |
| OTHER INFORMATION | requirements of disclosure include— <ul style="list-style-type: none"><li>▪ source of outside income</li><li>▪ nature of the work performed</li><li>▪ amount of income received <i>from outside employment</i></li></ul>         |

**MIAMI-DADE COUNTY  
QUARTERLY GIFT DISCLOSURE**

|                                      |  |
|--------------------------------------|--|
| LAST NAME-FIRST NAME-MIDDLE NAME:    | NAME OF AGENCY:  |
| MAILING ADDRESS:                     | OFFICE OR POSITION HELD:   |
| CITY:          ZIP:          COUNTY: | FOR QUARTER ENDING (Check One):          YEAR:<br>MARCH   JUNE   SEPTEMBER   DECEMBER 20__ |

**PART A - STATEMENT OF GIFTS**

Please list below each gift, or series of gifts of \$100 or more, accepted by you during the calendar quarter for which this statement is being filed. You are required to describe the gift and state the monetary value of the gift, the name and address of the person making the gift, and the date(s) the gift was received. If any of these facts, other than the gift description, are unknown or not applicable, you should so state on the form: As explained more fully in the instructions on the reverse side of the form, you are not required to disclose gifts from relatives or certain other gifts. **You are not required to file this statement for any calendar quarter during which you did not receive a reportable gift.**

| DATE RECEIVED | DESCRIPTION OF GIFT | MONETARY VALUE | NAME OF PERSON MAKING THE GIFT | ADDRESS OF PERSON MAKING THE GIFT |
|---------------|---------------------|----------------|--------------------------------|-----------------------------------|
|               |                     |                |                                |                                   |
|               |                     |                |                                |                                   |
|               |                     |                |                                |                                   |
|               |                     |                |                                |                                   |

☐ **CHECK HERE IF CONTINUED ON SEPARATE SHEET**

**PART B - RECEIPT PROVIDED BY PERSON MAKING THE GIFT**

If any receipt for a gift listed above was provided to you by the person making the gift, you are required to attach a copy of that receipt to this form. You may attach an explanation of any differences between the information disclosed on this form and the information on the receipt.

☐ **CHECK HERE IF A RECEIPT IS ATTACHED TO THIS FORM**

**PART C - OATH**

I, the person whose name appears at the beginning of this form,          STATE OF FLORIDA  
do depose on oath or affirmation and say that the information          COUNTY OF \_\_\_\_\_  
disclosed herein and on any attachments made by me consti-          Sworn to (or affirmed) and subscribed before me this  
tutes a true, accurate, and total listing of all gifts required to be          day of \_\_\_\_\_, 20\_\_\_\_  
reported by Section 2-11.1 (e)(4) of the Code of Miami-Dade          by \_\_\_\_\_  
County.          (Signature of Notary Public-State of Florida)

\_\_\_\_\_  
SIGNATURE OF REPORTING OFFICIAL

\_\_\_\_\_  
(Print, Type, or Stamp Commissioned Name of Notary Public)

Personally Known \_\_\_\_\_ OR Produced Identification \_\_\_\_\_

Type of Identification Produced \_\_\_\_\_

#### **PART D - FILING INSTRUCTIONS**

This form, when duly signed and notarized, must be filed with the Clerk of the Board of County Commission, 111 NW 1<sup>st</sup> Street, Suite 17-10, Miami, Florida 33128. The form must be filed **no later than** the last day of the calendar quarter that follows the calendar quarter for which this form is filed. (For example, if a gift is received in March, it should be disclosed by June 30.)

## FORM 1

## STATEMENT OF

2005

## FINANCIAL INTERESTS

Please print or type your name, mailing address, agency name, and position below:

LAST NAME -- FIRST NAME -- MIDDLE NAME :

MAILING ADDRESS :

CITY : ZIP : COUNTY :

NAME OF AGENCY :

NAME OF OFFICE OR POSITION HELD OR SOUGHT :

CHECK ONLY IF ☐ CANDIDATE OR ☐ NEW EMPLOYEE OR APPOINTEEFOR OFFICE  
USE ONLY:

ID Code

ID No.

Conf. Code

P. Req. Code

**\*\*BOTH PARTS OF THIS SECTION MUST BE COMPLETED\*\***

## DISCLOSURE PERIOD:

THIS STATEMENT REFLECTS YOUR FINANCIAL INTERESTS FOR THE PRECEDING TAX YEAR, WHETHER BASED ON A CALENDAR YEAR OR ON A FISCAL YEAR. PLEASE STATE BELOW WHETHER THIS STATEMENT IS FOR THE PRECEDING TAX YEAR ENDING EITHER (check one):

☐ DECEMBER 31, 2005 OR ☐ SPECIFY TAX YEAR IF OTHER THAN THE CALENDAR YEAR: \_\_\_\_\_

## MANNER OF CALCULATING REPORTABLE INTERESTS:

THE LEGISLATURE ALLOWS FILERS THE OPTION OF USING REPORTING THRESHOLDS THAT ARE ABSOLUTE DOLLAR VALUES, WHICH REQUIRES FEWER CALCULATIONS, OR USING COMPARATIVE THRESHOLDS, WHICH ARE USUALLY BASED ON PERCENTAGE VALUES (see instructions for further details). PLEASE STATE BELOW WHETHER THIS STATEMENT REFLECTS EITHER (check one):

☐ COMPARATIVE (PERCENTAGE) THRESHOLDS OR ☐ DOLLAR VALUE THRESHOLDS

## PART A -- PRIMARY SOURCES OF INCOME [Major sources of income to the reporting person]

| NAME OF SOURCE<br>OF INCOME | SOURCE'S<br>ADDRESS | DESCRIPTION OF THE SOURCE'S<br>PRINCIPAL BUSINESS ACTIVITY |
|-----------------------------|---------------------|--|
|                             |                     |  |
|                             |                     |  |
|                             |                     |  |
|                             |                     |  |

## PART B -- SECONDARY SOURCES OF INCOME [Major customers, clients, and other sources of income to businesses owned by the reporting person]

| NAME OF<br>BUSINESS ENTITY | NAME OF MAJOR SOURCES<br>OF BUSINESS' INCOME | ADDRESS<br>OF SOURCE | PRINCIPAL BUSINESS<br>ACTIVITY OF SOURCE |
|----------------------------|--|----------------------|--|
|                            |  |                      |  |
|                            |  |                      |  |
|                            |  |                      |  |
|                            |  |                      |  |

## PART C -- REAL PROPERTY [Land, buildings owned by the reporting person]

|  |
|--|
|  |
|  |
|  |
|  |
|  |
|  |

**FILING INSTRUCTIONS** for when and where to file this form are located at the bottom of page 2.**INSTRUCTIONS** on who must file this form and how to fill it out begin on page 3.**OTHER FORMS** you may need to file are described on page 6.

## PART D — INTANGIBLE PERSONAL PROPERTY [Stocks, bonds, certificates of deposit, etc.]

TYPE OF INTANGIBLE

BUSINESS ENTITY TO WHICH THE PROPERTY RELATES

## PART E — LIABILITIES [Major debts]

NAME OF CREDITOR

ADDRESS OF CREDITOR

## PART F — INTERESTS IN SPECIFIED BUSINESSES [Ownership or positions in certain types of businesses]

BUSINESS ENTITY # 1

BUSINESS ENTITY # 2

BUSINESS ENTITY # 3

NAME OF  
BUSINESS ENTITYADDRESS OF  
BUSINESS ENTITYPRINCIPAL BUSINESS  
ACTIVITYPOSITION HELD  
WITH ENTITYI OWN MORE THAN A 5%  
INTEREST IN THE BUSINESSNATURE OF MY  
OWNERSHIP INTERESTIF ANY OF PARTS A THROUGH F ARE CONTINUED ON A SEPARATE SHEET, PLEASE CHECK HERE ☐

SIGNATURE (required):

DATE SIGNED (required):

**FILING INSTRUCTIONS:****WHAT TO FILE:**

After completing all parts of this form, including signing and dating it, send back only the first sheet (pages 1 and 2) for filing.

If you have nothing to report in a particular section, you must write "none" or "n/a" in that section(s).

Facsimiles will not be accepted.

**NOTE:****MULTIPLE FILING UNNECESSARY:**

Generally, a person who has filed Form 1 for a calendar or fiscal year is not required to file a second Form 1 for the same year. However, a candidate who previously filed Form 1 because of another public position must at least file a copy of his or her original Form 1 when qualifying.

**WHERE TO FILE:**

If you were mailed the form by the Commission on Ethics or a County Supervisor of Elections for your annual disclosure filing, return the form to that location.

**Local officers/employees** file with the Supervisor of Elections of the county in which they permanently reside. (If you do not permanently reside in Florida, file with the Supervisor of the county where your agency has its headquarters.)

**State officers or specified state employees** file with the Commission on Ethics, P.O. Drawer 15709, Tallahassee, FL 32317-5709; physical address: 3600 Maclay Boulevard, South, Suite 201, Tallahassee, FL 32312.

**Candidates** file this form together with their qualifying papers.

To determine what category your position falls under, see the "Who Must File" Instructions on page 3.

**WHEN TO FILE:**

**Initially**, each local officer/employee, state officer, and specified state employee must file **within 30 days** of the date of his or her appointment or of the beginning of employment. Appointees who must be confirmed by the Senate must file prior to confirmation, even if that is less than 30 days from the date of their appointment.

**Candidates** for publicly-elected local office must file at the same time they file their qualifying papers.

**Thereafter**, local officers/employees, state officers, and specified state employees are required to file by July 1st following each calendar year in which they hold their positions.

**Finally**, at the end of office or employment, each local officer/employee, state officer, and specified state employee is required to file a final disclosure form (Form 1F) within 60 days of leaving office or employment.

# INSTRUCTIONS FOR COMPLETING FORM 1 STATEMENT OF FINANCIAL INTERESTS

## WHO MUST FILE FORM 1:

All persons who fall within the categories of "state officers," "local officers/employees," "specified state employees," as well as candidates for elective local office, are required to file Form 1. Positions within these categories are listed below. Persons required to file full financial disclosure (Form 6) and officers of the judicial branch do not file Form 1 (see Form 6 for a list of persons who must file that form).

**STATE OFFICERS** include the following positions for state officials:

- 1) Elected public officials not serving in a political subdivision of the state and any person appointed to fill a vacancy in such office, unless required to file full disclosure on Form 6.
- 2) Appointed members of each board, commission, authority, or council having statewide jurisdiction, excluding members of solely advisory bodies, but including judicial nominating commission members and Directors of the FL Black Business Investment Board, Enterprise Florida, and Workforce Florida.
- 3) The Commissioner of Education, members of the State Board of Education, the Board of Governors, and the local Boards of Trustees and Presidents of state universities.

**LOCAL OFFICERS/EMPLOYEES** include the following positions for officers and employees of local government:

- 1) Persons elected to office in any political subdivision (such as municipalities, counties, and special districts) and any person appointed to fill a vacancy in such office, unless required to file full disclosure on Form 6.
- 2) Appointed members of the following boards, councils, commissions, authorities, or other bodies of any county, municipality, school district, independent special district, or other political subdivision: the governing body of the subdivision; an expressway authority or transportation authority established by general law; members of the Tampa Bay Commuter Rail Authority; a community college or junior college district board of trustees; a board having the power to enforce local code provisions; a board of adjustment; a planning or zoning board having the power to recommend, create, or modify land planning or zoning within the political subdivision, except for citizen advisory committees, technical coordinating committees, and similar groups who only have the power to make recommendations to planning or zoning boards; a pension board or retirement board empowered to invest pension or retirement funds or to determine entitlement to or amount of a pension or other retirement benefit.
- 3) Any other appointed member of a local government board who is required to file a statement of financial interests by the appointing authority or the enabling legislation, ordinance, or resolution creating the board.
- 4) Persons holding any of these positions in local government: Mayor; county or city manager; chief administrative employee of a county, municipal-

ity, or other political subdivision; county or municipal attorney; chief county or municipal building inspector; county or municipal water resources coordinator; county or municipal pollution control director; county or municipal environmental control director; county or municipal administrator with power to grant or deny a land development permit; chief of police; fire chief; municipal clerk; appointed district school superintendent; community college president; district medical examiner; purchasing agent (regardless of title) having the authority to make any purchase exceeding \$15,000 for the local governmental unit.

**SPECIFIED STATE EMPLOYEES** include the following positions for state employees:

- 1) Employees in the office of the Governor or of a Cabinet member who are exempt from the Career Service System, excluding secretarial, clerical, and similar positions.
- 2) The following positions in each state department, commission, board, or council: Secretary, Assistant or Deputy Secretary, Executive Director, Assistant or Deputy Executive Director, and anyone having the power normally conferred upon such persons, regardless of title.
- 3) The following positions in each state department or division: Director, Assistant or Deputy Director, Bureau Chief, Assistant Bureau Chief, and any person having the power normally conferred upon such persons, regardless of title.
- 4) Assistant State Attorneys, Assistant Public Defenders, Public Counsel, full-time state employees serving as counsel or assistant counsel to a state agency, administrative law judges, and hearing officers.
- 5) The Superintendent or Director of a state mental health institute established for training and research in the mental health field, or any major state institution or facility established for corrections, training, treatment, or rehabilitation.
- 6) State agency Business Managers, Finance and Accounting Directors, Personnel Officers, Grant Coordinators, and purchasing agents (regardless of title) with power to make a purchase exceeding \$15,000.
- 7) The following positions in legislative branch agencies: each employee (other than those employed in maintenance, clerical, secretarial, or similar positions and legislative assistants exempted by the presiding officer of their house); and each employee of the Commission on Ethics.

## INSTRUCTIONS FOR COMPLETING FORM 1:

### INTRODUCTORY INFORMATION (At Top of Form):

If your name, mailing address, public agency, and position are already printed on the form, you do not need to provide this information unless it should be changed. To change any of this information, write the correct information on the form, then contact your agency's financial disclosure coordinator. Your coordinator is identified in the financial disclosure portal on the Commission on Ethics website: [www.ethics.state.fl.us](http://www.ethics.state.fl.us).

**NAME OF AGENCY:** This should be the name of the governmental unit which you serve or served, by which you are or were employed, or for which you are a candidate. For example, "City of Tallahassee," "Leon County," or "Department of Transportation."


**OFFICE OR POSITION HELD OR SOUGHT:** Use the title of the office or position you hold, are seeking, or held during the disclosure period (in some cases you may not hold that position now, but you still would be required to file to disclose your interests during the last year you held that position). For example, "City Council Member," "County Administrator," "Purchasing Agent," or "Bureau Chief." If you are a candidate for office or are a new employee or appointee, check the appropriate box.

**MAILING ADDRESS:** If your home address appears on the form but you prefer another address be shown, change the address as described above. If you are an active or former officer or employee listed in Section 119.07(3)(i), F.S., whose home address is exempt from disclosure, the Commission is required to maintain the confidentiality of your home address if you submit a written request for confidentiality. Persons

listed in Section 119.07(3)(i), F.S., are encouraged to provide an address other than their home address.

**DISCLOSURE PERIOD:** The tax year for most individuals is the calendar year (January 1 through December 31). If that is the case for you, then your financial interests should be reported for the calendar year 2005; just check the box and you do not need to add any information in this part of the form. However, if you file your IRS tax return based on a tax year that is not the calendar year, you should specify the dates of your tax year in this portion of the form and check the appropriate box. This is the time frame or "disclosure period" for your report.

**MANNER OF CALCULATING REPORTABLE INTERESTS:** As noted in this portion of the form, the Legislature has given filers the option of reporting based on either thresholds that are comparative (usually, based on percentage values) or thresholds that are based on absolute dollar values. The instructions on the following pages specifically describe the different thresholds. Simply check the box that reflects the choice you have made. You must use the type of threshold you have chosen for each part of the form. In other words, if you choose to report based on absolute dollar value thresholds, you cannot use a percentage threshold on any part of the form.

(CONTINUED on page 4) 

## PART A — PRIMARY SOURCES OF INCOME

[Required by Sec. 112.3145(3)(a)1 or (b)1, Fla. Stat.]

Part A is intended to require the disclosure of your principal sources of income during the disclosure period. You do not have to disclose the amount of income received. The sources should be listed in descending order, with the largest source first. Please list in this part of the form the name, address, and principal business activity of each source of your income which (depending on whether you have chosen to report based on percentage thresholds or on dollar value thresholds) either:

exceeded five percent (5%) of the gross income received by you in your own name or by any other person for your benefit or use during the disclosure period, or

exceeded \$2,500.00 (of gross income received during the disclosure period by you in your own name or by any other person for your use or benefit).

You need not list your public salary received from serving in the position(s) which requires you to file this form, but this amount should be included when calculating your gross income for the disclosure period. The income of your spouse need not be disclosed. However, if you are reporting based on percentage thresholds and if there is joint income to you and your spouse from property held by the entireties (such as interest or dividends from a bank account or stocks held by the entireties), you should include all of that income when calculating your gross income and disclose the source of that income if it exceeded the 5% threshold.

"Gross income" means the same as it does for income tax purposes, including all income from whatever source derived, such as compensation for services, gross income from business, gains from property dealings, interest, rents, dividends, pensions, social security, distributive share of partnership gross income, and alimony, but not child support.

Examples:

— If you were employed by a company that manufactures computers and received more than 5% of your gross income (salary, commissions, etc.) from the company (or, alternatively, \$2,500), then you should list the name of the company, its address, and its principal business activity (computer manufacturing).

— If you were a partner in a law firm and your distributive share of partnership gross income exceeded 5% of your gross income (or, alternatively, \$2,500), then you should list the name of the firm, its address, and its principal business activity (practice of law).

— If you were the sole proprietor of a retail gift business and your gross income from the business exceeded 5% of your total gross income (or, alternatively, \$2,500), then you should list the name of the business, its address, and its principal business activity (retail gift sales).

— If you received income from investments in stocks and bonds, you are required to list only each individual company from which you derived more than 5% of your gross income (or, alternatively, \$2,500), rather than aggregating all of your investment income.

— If more than 5% of your gross income (or, alternatively, \$2,500) was gain from the sale of property (not just the selling price), then you should list as a source of income the name of the purchaser, the purchaser's address, and the purchaser's principal business activity. If the purchaser's identity is unknown, such as where securities listed on an exchange are sold through a brokerage firm, the source of income should be listed simply as "sale of (name of company) stock," for example.

— If more than 5% of your gross income (or, alternatively, \$2,500) was in the form of interest from one particular financial institution (aggregating interest from all CD's, accounts, etc., at that institution), list the name of the institution, its address, and its principal business activity.

## PART B — SECONDARY SOURCES OF INCOME

[Required by Sec. 112.3145(3)(a)2 or (b)2, Fla. Stat.]

This part is intended to require the disclosure of major customers, clients, and other sources of income to businesses in which you own an interest. You will *not* have anything to report *unless*:

(a) If you are reporting based on percentage thresholds:

(1) You owned (either directly or indirectly in the form of an equitable or beneficial interest) during the disclosure period more than five percent (5%) of the total assets or capital stock of a business entity (a corporation, partnership, limited partnership, proprietorship, joint venture, trust, firm, etc., doing business in Florida); *and*

(2) You received more than ten percent (10%) of your gross income during the disclosure period from that business entity; *and*

(3) You received more than \$1,500 in gross income from that business entity during the period.

(b) If you are reporting based on dollar value thresholds:

(1) You owned (either directly or indirectly in the form of an equitable or beneficial interest) during the disclosure period more than five percent (5%) of the total assets or capital stock of a business entity (a corporation, partnership, limited partnership, proprietorship, joint venture, trust, firm, etc., doing business in Florida); *and*

(2) You received more than \$5,000 of your gross income during the disclosure period from that business entity.

If your interests and gross income exceeded the appropriate thresholds listed above, then for that business entity you must list every source of income to the business entity which exceeded ten percent (10%) of the business entity's gross income (computed on the basis of the business entity's most recently completed fiscal year), the source's address, and the source's principal business activity.

Examples:

— You are the sole proprietor of a dry cleaning business, from which you received more than 10% of your gross income (an amount that was more than \$1,500) (or, alternatively, more than \$5,000, if you are using dollar value thresholds). If only one customer, a uniform rental company, provided more than 10% of your dry cleaning business, you must list the name of the uniform rental company, its address, and its principal business activity (uniform rentals).

— You are a 20% partner in a partnership that owns a shopping mall and your partnership income exceeded the thresholds listed above. You should list each tenant of the mall that provided more than 10% of the partnership's gross income, the tenant's address and principal business activity.

— You own an orange grove and sell all your oranges to one marketing cooperative. You should list the cooperative, its address, and its principal business activity if your income met the thresholds.

## PART C — REAL PROPERTY

[Required by Sec. 112.3145(3)(a)3 or (b)3, Fla. Stat.]

In this part, please list the location or description of all real property (land and buildings) in Florida in which you owned directly or indirectly at any time during the previous tax year in excess of five percent (5%) of the property's value. This threshold is the same, whether you are using percentage thresholds or dollar thresholds. You are not required to list your residences and vacation homes; nor are you required to state the value of the property on the form.

Indirect ownership includes situations where you are a beneficiary of a trust that owns the property, as well as situations where you are more than a 5% partner in a partnership or stockholder in a corporation that owns the property. The value of the property may be determined by the most recently assessed value for tax purposes, in the absence of a more current appraisal.

The location or description of the property should be sufficient to enable anyone who looks at the form to identify the property. Although a legal description of the property will do, such a lengthy description is not required. Using simpler descriptions, such as "duplex, 115 Terrace Avenue, Tallahassee" or "40 acres located at the intersection of Hwy. 60 and I-95, Lake County" is sufficient. In some cases, the property tax identification number of the property will help in identifying it: "120 acre ranch on Hwy. 902, Hendry County, Tax ID # 131-45863."

(CONTINUED on page 5)



Examples:

— You own 1/3 of a partnership or small corporation that owns both a vacant lot and a 12% interest in an office building. You should disclose the lot, but are not required to disclose the office building (because your 1/3 of the 12% interest—which equals 4%—does not exceed the 5% threshold).

— If you are a beneficiary of a trust that owns real property and your interest depends on the duration of an individual's life, the value of your interest should be determined by applying the appropriate actuarial table to the value of the property itself, regardless of the actual yield of the property.

## PART D — INTANGIBLE PERSONAL PROPERTY

[Required by Sec. 112.3145(3)(a)3 or (b)3, Fla. Stat.]

Provide a general description of any intangible personal property that was worth more than:

- (1) ten percent (10%) of your total assets at the end of the disclosure period (if you are using percentage thresholds), or
- (2) \$10,000 (if you are using dollar value thresholds),

and state the business entity to which the property related. Intangible personal property includes such things as money, stocks, bonds, certificates of deposit, interests in partnerships, beneficial interests in a trust, promissory notes owed to you, accounts receivable by you, IRA's, and bank accounts. Such things as automobiles, houses, jewelry, and paintings are not intangible property. Intangibles relating to the same business entity should be aggregated; for example, two certificates of deposit and a savings account with the same bank. Where property is owned by husband and wife as tenants by the entirety (which usually will be the case), the property should be valued at 100%.

**Calculations:** In order to decide whether the intangible property exceeds 10% of your total assets, you will need to total the value of all of your assets (including real property, intangible property, and tangible personal property such as automobiles, jewelry, furniture, etc.). When making this calculation, do not subtract any liabilities (debts) that may relate to the property—add only the fair market value of the property. Multiply the total figure by 10% to arrive at the disclosure threshold. List only the intangibles that exceed this threshold amount. Jointly owned property should be valued according to the percentage of your joint ownership, with the exception of property owned by husband and wife as tenants by the entirety, which should be valued at 100%. None of your calculations or the value of the property have to be disclosed on the form. If you are using dollar value thresholds, you do not need to make any of these calculations.

Examples for persons using comparative (percentage) thresholds:

— You own 50% of the stock of a small corporation that is worth \$100,000, according to generally accepted methods of valuing small businesses. The estimated fair market value of your home and other property (bank accounts, automobile, furniture, etc.) is \$200,000. As your total assets are worth \$250,000, you must disclose intangibles worth over \$25,000. Since the value of the stock exceeds this threshold, you should list "stock" and the name of the corporation. If your accounts with a particular bank exceed \$25,000, you should list "bank accounts" and bank's name.

— When you retired, your professional firm bought out your partnership interest by giving you a promissory note, the present value of which is \$100,000. You also have a certificate of deposit from a bank worth \$75,000 and an investment portfolio worth \$300,000, consisting of \$100,000 of IBM bonds and a variety of other investments worth between \$5,000 and \$50,000 each. The fair market value of your remaining assets (condominium, automobile, and other personal property) is \$225,000. Since your total assets are worth \$700,000, you must list each intangible worth more than \$70,000. Therefore, you would list "promissory note" and the name of your former partnership, "certificate of deposit" and the name of the bank, "bonds" and "IBM," but none of the rest of your investments.

## PART E — LIABILITIES

[Required by Sec. 112.3145(3)(a)4 or (b)4, Fla. Stat.]

In this part of the form, list the name and address of each private or governmental creditor to whom you were indebted at any time during the disclosure period in an amount which exceeded:

- (1) your net worth (if you are using percentage thresholds), or
- (2) \$10,000 (if you are using dollar value thresholds).

You are not required to list the amount of any indebtedness or your net worth. You do not have to disclose any of the following: credit card and retail installment accounts, taxes owed (unless reduced to a judgment), indebtedness on a life insurance policy owed to the company of issuance, contingent liabilities, and accrued income taxes on net unrealized appreciation (an accounting concept). A "contingent liability" is one that will become an actual liability only when one or more future events occur or fail to occur, such as where you are liable only as a guarantor, surety, or endorser on a promissory note. If you are a "co-maker" and have signed as being jointly liable or jointly and severally liable, then this is not a contingent liability; if you are using the \$10,000 threshold and the total amount of the debt (not just the percentage of your liability) exceeds \$10,000, such debts should be reported.

**Calculations for persons using comparative (percentage) thresholds:** In order to decide whether the debt exceeds your net worth, you will need to total all of your liabilities (including promissory notes, mortgages, credit card debts, lines of credit, judgments against you, etc.). Subtract this amount from the value of all your assets as calculated above for Part D. This is your "net worth." You must list on the form each creditor to whom your debt exceeded this amount unless it is one of the types of indebtedness listed in the paragraph above (credit card and retail installment accounts, etc.). Joint liabilities with others for which you are "jointly and severally liable," meaning that you may be liable for either your part or the whole of the obligation, should be included in your calculations based upon your percentage of liability, with the following exception: joint and several liability with your spouse for a debt which relates to property owned by both of you as "tenants by the entirety" (usually the case) should be included in your calculations by valuing the asset at 100% of its value and the liability at 100% of the amount owed.

Examples for persons using comparative (percentage) thresholds:


— You owe \$15,000 to a bank for student loans, \$5,000 for credit card debts, and \$60,000 (with your spouse) to a savings and loan for a home mortgage. Your home (owned by you and your spouse) is worth \$80,000 and your other property is worth \$20,000. Since your net worth is \$20,000 (\$100,000 minus \$80,000), you must report only the name and address of the savings and loan.

— You and your 50% business partner have a \$100,000 business loan from a bank, for which you both are jointly and severally liable. The value of the business, taking into account the loan as a liability of the business, is \$50,000. Your other assets are worth \$25,000, and you owe \$5,000 on a credit card. Your total assets will be \$50,000 (half of a business worth \$50,000 plus \$25,000 of other assets). Your liabilities, for purposes of calculating your net worth, will be only \$5,000, because the full amount of the business loan already was included in valuing the business. Therefore, your net worth is \$45,000. Since your 50% share of the \$100,000 business loan exceeds this net worth figure, you must list the bank.

## PART F — INTERESTS IN SPECIFIED BUSINESSES

[Required by Sec. 112.3145(5), Fla. Stat.]

The types of businesses covered in this disclosure are only: state and federally chartered banks; state and federal savings and loan associations; cemetery companies; insurance companies (including insurance agencies); mortgage companies; credit unions; small loan companies; alcoholic beverage licensees; pari-mutuel wagering companies; utility companies, entities controlled by the Public Service Commission; and entities granted a franchise to operate by either a city or a county government.

(CONTINUED on page 6) 

You are required to disclose in this part of the form the fact that you owned during the disclosure period an interest in, or held any of certain positions with, particular types of businesses listed above. You are required to make this disclosure if you own or owned (either directly or indirectly in the form of an equitable or beneficial interest) at any time during the disclosure period more than five percent (5%) of the total assets or capital stock of one of the types of business entities granted a privilege to operate in Florida that are listed above. You also must complete this part of the form for each of these types of businesses for which you are, or were at any time during the

disclosure period, an officer, director, partner, proprietor, or agent (other than a resident agent solely for service of process).

If you have or held such a position or ownership interest in one of these types of businesses, list (vertically for each business): the name of the business, its address and principal business activity, and the position held with the business (if any). Also, if you own(ed) more than a 5% interest in the business, as described above, you must indicate that fact and describe the nature of your interest.

(End of Instructions.)

## PENALTIES

*A failure to make any required disclosure constitutes grounds for and may be punished by one or more of the following: disqualification from being on the ballot, impeachment, removal or suspension from office or employment, demotion, reduction in salary, reprimand, or a civil penalty not exceeding \$10,000. [Sec. 112.317, Florida Statutes]*

*Also, if the annual form is not filed by September 1st, a fine of \$25 for each day late will be imposed, up to a maximum penalty of \$1,500. [Section 112.3145, F.S.].*

## OTHER FORMS YOU MAY NEED TO FILE IN ORDER TO COMPLY WITH THE ETHICS LAWS

In addition to filing Form 1, you *may* be required to file one or more of the special purpose forms listed below, depending on your particular position, business activities, or interests. As it is your duty to obtain and file any of the special purpose forms which may be applicable to you, you should carefully read the brief description of each form to determine whether it applies.

### **Form 1F — Final Statement of Financial Interests:**

Required of *local officers, state officers, and specified state employees* within 60 days after leaving office or employment. This form is used to report financial interests between January 1st of the last year of office or employment and the last day of office or employment. [Sec. 112.3145(2)(b), Fla. Stat.]

### **Form 1X — Amended Statement of Financial Interests:**

To be used by *local officers, state officers, and specified state employees* to correct mistakes on previously filed Form 1's. [Sec. 112.3145(9), Fla. Stat.]

### **Form 2 — Quarterly Client Disclosure:**

Required of *local officers, state officers, and specified state employees* to disclose the names of clients represented for compensation by themselves or a partner or associate before agencies at the same level of government as they serve. The form should be filed by the end of the calendar quarter (March 31, June 30, Sept. 30, Dec. 31) following the calendar quarter in which a reportable representation was made. [Sec. 112.3145(4), Fla. Stat.]

### **Form 3A — Statement of Interest in Competitive Bid for Public Business:**

Required of public officers and public employees prior to or at the time of submission of a bid for public business which otherwise would violate Sec. 112.313(3) or 112.313(7), Fla. Stat. [Sec. 112.313(12)(b), Fla. Stat.]

### **Form 4A — Disclosure of Business Transaction, Relationship, or Interest:**

Required of public officers and employees to disclose certain business transactions, relationships, or interests which otherwise would violate Sec. 112.313(3) or 112.313(7), Fla. Stat. [Sec. 112.313(12) and (12)(e), Fla. Stat.]

### **Form 8A — Memorandum of Voting Conflict for State Officers:**

Required to be filed by a state officer within 15 days after having voted on a measure which inured to his or her special

private gain (or loss) or to the special gain (or loss) of a relative, business associate, or one by whom he or she is retained or employed. Each appointed state officer who seeks to influence the decision on such a measure prior to the meeting must file the form before undertaking that action. [Sec. 112.3143, Fla. Stat.]

### **Form 8B — Memorandum of Voting Conflict for County, Municipal, and Other Local Public Officers:**

Required to be filed (within 15 days of abstention) by each local officer who must abstain from voting on a measure which would inure to his or her special private gain (or loss) or the special gain (or loss) of a relative, business associate, or one by whom he or she is retained or employed. Each appointed local official who seeks to influence the decision on such a measure prior to the meeting must file the form before undertaking that action. [Sec. 112.3143, Fla. Stat.]

### **Form 9 — Quarterly Gift Disclosure:**

Required of *local officers, state officers, specified state employees, and state procurement employees* to report gifts over \$100 in value. The form should be filed by the end of the calendar quarter (March 31, June 30, September 30, or December 31) following the calendar quarter in which the gift was received. [Sec. 112.3148, Fla. Stat.]

### **Form 10 — Annual Disclosure of Gifts from Governmental Entities and Direct Support Organizations and Honorarium Event Related Expenses:**

Required of *local officers, state officers, specified state employees, and state procurement employees* to report gifts over \$100 in value received from certain agencies and direct support organizations; also to be utilized by these persons to report honorarium event-related expenses paid by certain persons and entities. The form should be filed by July 1 following the calendar year in which the gift or honorarium event-related expense was received. [Sec. 112.3148 and 112.3149, Fla. Stat.]

## AVAILABILITY OF FORMS; FOR MORE INFORMATION

Copies of these forms are available from the Supervisor of Elections in your county; from the Commission on Ethics, Post Office Drawer 15709, Tallahassee, Florida 32317-5709; telephone (850) 488-7864 (Suncom 278-7864); and at the Commission's web site: [www.ethics.state.fl.us](http://www.ethics.state.fl.us).

Questions about any of these forms or the ethics laws may be addressed to the Commission on Ethics, Post Office Drawer 15709, Tallahassee, Florida 32317-5709; telephone (850) 488-7864 (Suncom 278-7864).